



For Immediate Release

6 September 2006

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New insurance benefit makes financial help available for traumatically injured Soldiers

WASHINGTON, DC—Soldiers who incur traumatic injuries—either as the result of combat, or some other circumstance—can now receive up to \$100,000 per traumatic event with a one-time payment thanks to a new insurance benefit. That money might be the difference that allows a Soldier's family to stay with him or her during recovery, help with unforeseen expenses or give them a financial head start on life after recovery.

Traumatic Servicemembers' Group Life Insurance (TSGLI) was created by an Act of Congress in 2005 to help members of the Armed Forces and their families get through the tough financial times that often happen when a severe injury occurs. The program began on 1 December 2005 and anyone who is paying for Servicemembers' Group Life Insurance (SGLI) is covered by TSGLI going forward.

The U.S. Army has the most TSGLI recipients, by nearly double. As of August 2006, more than 1,600 Soldiers' TSGLI claims have been approved, with more than \$100 million paid out to them. Second was the U.S. Marine Corps with more than \$52 million paid out. The Navy has paid out \$5.3 million; and the Air Force \$3.7 million, for a total of just over \$162 million for all Branches of Service.

"Soldiers serve our nation heroically during times of great need, and TSGLI is one way we can serve the Soldier when he or she has a great need as the result of a traumatic injury," said Colonel John F. Sackett, who leads the TSGLI Division under the U.S. Army Physical Disability Agency (USAPDA).

-More-

Financial help for traumatically injured Soldiers

2-3

12/19/2006

The benefit works like many accidental death and dismemberment policies in the civilian world, but it marks the first time that such coverage has been available to Soldiers.

TSGLI is not meant to serve as an ongoing income replacement like other types of insurance—because it's a one-time payment, its purpose is to help the Soldier deal with difficulties resulting in the immediate aftermath of a traumatic injury.

Beginning from the program's implementation date on 1 December 2005, nearly any traumatic injury incurred by a Soldier is covered by TSGLI, regardless of whether the injury occurred in combat, or was the result of an accident.

In addition, Soldiers who incurred traumatic injuries between 7 October 2001 and 30 November 2005 may be retroactively eligible if the injury occurred while the Soldier was acting in theater supporting of Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF); or if the injury occurred while on orders in a Combat Zone Tax Exclusion (CZTE) area. Those Soldiers are exempt from the requirement to have SGLI coverage.

"One of our biggest challenges is reaching out to those who are eligible retroactively," said Colonel Sackett. "Many of them are no longer associated with the Army, but they might be able to benefit from TSGLI. Currently, we are striving to reach out to as many of those individuals as we can to make sure that they are aware of TSGLI and understand the claims process."

According to Colonel Sackett, TSGLI has just launched an extensive outreach program, to generate awareness among Soldiers and the people who care for them, including healthcare providers, counselors and Soldier advocates. An additional objective is to educate claimants and others on how to properly complete TSGLI claims. The outreach campaign includes direct mail, training sessions aimed at key audiences and media relations.

-MORE-

Financial help for traumatically injured Soldiers

3-3

12/19/2006

Traumatic injuries covered by TSGLI are physical injuries that severely impact a Soldier's ability to perform activities of daily living. They include injuries such as loss of sight, hearing, speech or limbs; traumatic brain injuries; paralysis or severe burns. A Soldier with a qualifying traumatic injury is eligible for the benefit if he or she survives at least seven days after the event.

If the Soldier is approved, but dies before the benefit is received, the Soldier's beneficiaries may be eligible to receive the benefit.

To initiate a claim, a Soldier can download the form from the TSGLI website www.tsqli.army.mil or contact the TSGLI service center via e-mail at TSGLI@hoffman.army.mil or via telephone at (800) 237-1336.

Agents at the TSGLI service center are available to answer Soldiers' questions between 8:00 a.m. and 7:00 p.m., Eastern Time. In addition, part of the claim form must be completed by a healthcare provider, and additional documentation regarding the nature and extent of each injury must be submitted.

"The most important thing," said Colonel Sackett, "is that the Soldiers understand how much we appreciate the sacrifice they have made for our country, and that this benefit is here to help them and their families through the tough times caused by a traumatic injury."

For more details on eligibility or the claims process, go to www.tsqli.army.mil.